

CURRENT HEALTH INSURANCE

0910.05

MinnesotaCare:

Determine if any member of the household currently has health insurance. See §0910.03 (Types of Other Coverage). People who have other current health care coverage are not eligible for MinnesotaCare unless they have Group 1 status and the coverage is considered underinsured. ||

For a complete definition of Group 1, see §0907.03 (MinnesotaCare Eligibility Group 1). Also see §0910.09 (Determining if Someone Is Underinsured).

Group 1 includes:

- ▶ Children under 21 whose family income is equal to or below 150% FPG.
- ▶ Children who were originally enrolled in the Children's Health Plan on or before 6-30-93 who have maintained continuous coverage. See §0907.03 (MinnesotaCare Eligibility Group 1). |

People with Group 1 status with current coverage that does not meet the definition of underinsured in §0910.09 (Determining if Someone Is Underinsured) are not eligible for MinnesotaCare. People with Group 2 or Group 3 status who have current coverage are not eligible regardless of whether the coverage is considered underinsured. See §0907.05 (MinnesotaCare Eligibility Group 2) and §0907.07 (MinnesotaCare Eligibility Group 3).

When people qualify for MinnesotaCare with current health insurance, complete a Health Insurance Information Form (HIIF, DHS 1922b) for each policy OR note the coverage types on the completed insurance page of the HCAPP. Forward the HIIF or copy of the HCAPP page to the Benefit Recovery Section, or for county enrollment sites, enter the information on the MMIS TPL screens. Benefit Recovery and the enrollee's managed care plan are responsible for coordinating benefits with the other health insurance.

EXCEPTION:

When people qualify for MinnesotaCare with CHAMPUS/TRICARE, submit a HIIF, appropriate HCAPP page or enter the information on MMIS for any household members with CHAMPUS/TRICARE for whom DHS receives FFP. Do not report CHAMPUS/TRICARE coverage to BRS for household members whose MinnesotaCare coverage is entirely state funded. If a state-funded enrollee with CHAMPUS/TRICARE becomes eligible for FFP, notify BRS by sending a HIIF or appropriate HCAPP page or by entering the

information on MMIS.

If families with verified income equal to or less than 150% FPG choose not to request coverage for children with other insurance or access to ESI, deny the child for not wanting coverage. Send the child's caretaker the Request for Child Insurance Information (DHS 3448) or follow up by phone to explain that the child may qualify for MinnesotaCare if the other insurance is considered underinsured. If the family would like MinnesotaCare for the child, request the insurance information on the DHS 3448 or a copy of the child's insurance card. If the family returns the information, contact the insurance company to determine if the coverage is underinsured according to §0910.09 (Determining if Someone is Underinsured). Add the child to MinnesotaCare if the other insurance meets the underinsured criteria.

M. S. 256L.04 Subd. 2

M. S. 256L.07 Subd. 3

Minnesota Rule 9506.0020 Subp. 1(d)

Minnesota Rule 9506.0020 Subp. 3

MA/GAMC:

See §0910.05.01 (Current Health Insurance--MA/GAMC).